

Credit unions tell us that modern customers today hit the six-transfer limit just in a matter of moments as they work online. We need to change this, Mr. Speaker, so that individuals can manage their money on a daily basis. Updating this regulation is important to benefit consumers and bank institutions.

#### MORTGAGE FORGIVENESS TAX EXCLUSION

(Mr. COURTNEY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COURTNEY. Mr. Speaker, on December 31, the tax exclusion for mortgage forgiveness expired. What does that mean? It means if someone sells their house for less than they owe, they have to pay tax on the difference.

The failure of the House Republican leadership to extend this forgiveness provision, which has been on the books since 2009, means that underwater properties all across the country—6 million of them—now basically face paying taxes in terms of trying to do the right thing and get these properties to move.

In Connecticut today, there are 772 pending short sale closings that, again, the owners are going to be taxed because of the failure of the Republican leadership to move.

Mr. CAMP said the other day that there is nothing to worry about; we have all year to deal with this. Well, the housing market can't wait. We need to move. H.R. 2994 will extend that mortgage forgiveness tax relief. It is time for this Chamber to take this measure up and vote on it.

Ask a realtor; ask a home builder; ask a mortgage broker. They all know. This market needs to get the overhang of distressed properties cleared out if we are going to have a healthy housing market and a strong recovery.

This Chamber needs to act. The Republican leadership needs to listen to people who are in the front trenches of the economy.

#### OBAMACARE IS HURTING SOUTH CAROLINIANS

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, besides sticker shock, American families are beginning to realize that they were misled and that ObamaCare is not as great as advertised. Sheryl from Columbia says:

I realize the ACA is controversial, but it was billed as something better than what the insurance companies were offering to private parties. What we actually purchased is very inferior to the high deductible policy I currently have when out of network.

Edward from Chapin has made several attempts to enroll his family in the government health care insurance

program since the beginning of October. Unfortunately, due to the faulty government-run Web site and the complicated nature of the law, he tried for 2 months to successfully enroll his 17-year-old daughter in a government health plan.

The government's role is to protect our fellow citizens, not make tasks such as enrolling in health care more expensive or difficult. ObamaCare must be repealed and replaced to create jobs and put health care decisions back in the hands of the American people.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

#### UNEMPLOYMENT INSURANCE EXTENSION

(Mr. VARGAS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. VARGAS. Mr. Speaker, I ask that today we extend the crucial and critical unemployment insurance lifeline to the 1.3 million jobless Americans who have already lost coverage. In California alone, 214,000 people have already lost their unemployment coverage, including almost 19,000 people in San Diego County and 3,500 people in Imperial County.

With unemployment unacceptably high, now is not the time to take money out of the pockets of those who are struggling to find work. Unemployed Americans are actively looking for work but, unfortunately, are unable to find jobs in our economy.

We must continue to provide unemployment benefits to jobless Americans so they can purchase crucial life needs like food and shelter. So let us heed the better angels of our nature and immediately restore unemployment benefits to out-of-work Americans.

#### FIRST LEGISLATIVE ACT: REPEALING OBAMACARE

(Mr. BYRNE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BYRNE. Mr. Speaker, last week I was sworn in as the newest Member of this body. As my very first legislative act, I have announced my cosponsorship of the American Health Care Reform Act, a bill that will repeal the destructive ObamaCare law and replace it with conservative, market-based solutions.

ObamaCare is hurting families across south Alabama, causing dropped coverage, skyrocketing premiums, and adding to the debt when we just can't afford it. It is becoming painfully obvious for families and small businesses in this country that this law is not working, and that it simply cannot be fixed.

We have a responsibility in this body to do what is right for the American people, and it is urgent and obvious we must act now to end this unworkable law.

To my colleagues on the other side: I respect you and stand ready to work with you to replace this law with solutions that will actually lower costs and provide quality care for all of the people in America.

#### THE VETERANS' RECORDS RECONSTRUCTION ACT

(Mr. HIGGINS asked and was given permission to address the House for 1 minute.)

Mr. HIGGINS. Mr. Speaker, I rise today in support of H.R. 3397, the Veterans' Records Reconstruction Act.

In 1973, a fire at the National Personnel Records Center in Overland, Missouri, destroyed as many as 18,000 military records. While efforts were made to reconstruct these records, many records were left incomplete, which makes it difficult to determine veterans' eligibility for service recognition.

This legislation would create guidelines and allow alternative methods of authenticity verifying veterans' records using unofficial sources, thus creating a pathway toward getting due benefits and recognitions for veterans whose files were destroyed.

Mr. Speaker, while this legislation does not completely solve the problem of missing records, it is a way for our Nation to thank veterans for their service by helping them to best have a chance to receive the recognition that they are due.

I want to thank my colleague, Congresswoman LOIS CAPPS, for her leadership in introducing the legislation. I urge its swift passage.

#### SECOND WAVE OF OBAMACARE CANCELATIONS' EFFECT ON SMALL BUSINESS

(Mr. HOLDING asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. HOLDING. Mr. Speaker, due to ObamaCare, potentially millions of small business employees will be affected by a surge of health care plan cancelations. The hundreds of thousands of individual cancellation notices we saw last year were just the beginning, and there will be more before the next open enrollment period.

Mr. Speaker, small business owners are forced to buy more expensive comprehensive coverage, so they must find ways to offset the costs. They will have to cut employees' and workers' hours. And employees they can afford to keep will have restricted choices when selecting doctors and filling prescriptions; so they might not be able to keep the doctor they like, and if they can, it likely will be more expensive.

Mr. Speaker, small businesses create jobs and grow our economy. Around 40 million people have health insurance through their small business employer, and for them, the next wave of ObamaCare cancelations could be catastrophic.

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## CLEAN ENERGY FUTURE

(Mrs. CAPPS asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. CAPPS. Mr. Speaker, it is no secret that power generation produces the vast majority of carbon pollution that is causing climate change. In order to mitigate the impacts of climate change, we have no choice but to find cleaner, more sustainable energy sources. The good news is we have been making progress. For example, thanks to both Federal and private investments, my district on California's central coast is now home to two of the largest operating solar farms in the world, and more are on the way.

I had the pleasure of visiting these facilities last week, and they are truly a sight to behold. Together, the California Valley Solar Ranch and the Topaz Solar Farms are already generating 550 megawatts of electricity and powering hundreds of thousands of California homes. The clean energy generated from these two projects alone is equivalent to removing 135,000 cars from our roads. Not to mention that these projects have also created hundreds of local construction jobs.

There is no silver bullet to stopping climate change, but renewable energy is certainly a big step in the right direction. I urge my colleagues to join in in helping to stop climate change. Let's invest in a clean energy future.

## RIGHT TO LIFE

(Mr. LANKFORD asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. LANKFORD. Mr. Speaker, this week the congressional conversation is on spending, the national debt, and rightfully so. The budget work in the past 3 years has only made a dent in the looming debt crisis in our future, but America's story is about more than budget and spending. America is about its people, their opportunity and hope and dream for a better future for all of our children.

A few months ago, the March of Dimes released its scorecard for premature birth rates in Oklahoma. We lowered our preterm birth rate for the third year in a row in Oklahoma. That is good. Every child is a gift of God, and they should have a chance to live to his or her fullest potential. We all know that a baby in the womb is not tissue; that is a child. A child that should have the same opportunity, the same chance for hope, the same dreams for a better future. That dream begins with the opportunity for life.

How can we as a Nation work so hard to prevent premature births so each child can reach their full potential and then be callous to the reality that some children will never have the chance to even be born? That is why

Americans will stand on the National Mall for the March for Life January 22. We are Americans. We believe in the inherent right to life, liberty, and pursuit of happiness. That right extends to all people, regardless of their size.

EXTEND EMERGENCY  
UNEMPLOYMENT BENEFITS

(Mr. CICILLINE asked and was given permission to address the House for 1 minute.)

Mr. CICILLINE. Mr. Speaker, here we go again, another week, another bill, another missed opportunity to extend emergency unemployment benefits for 1.4 million Americans.

Today, the House will be voting on the 2014 omnibus spending bill, but one key part is missing: an extension of emergency unemployment benefits. To add insult to injury, on Friday, this body will adjourn for another week of recess without addressing this issue, leaving 1.4 million Americans without this critical lifeline, a number that grows every day. It is terrible for these families and for our economy.

Just yesterday, I spoke with a constituent, Margaret, a mother of four who is suffering with Parkinson's disease whose benefits were cut. She has worked her whole life. This is the first time she has ever had to ask for help. She is among more than 4,900 Rhode Island families and 1.4 million Americans who are struggling to find work and need this insurance to help them survive.

We should not adjourn before resolving this issue, and I urge my colleagues to press the Speaker to bring a bill to the floor to extend emergency unemployment insurance today.

CONGRATULATING DRESS FOR  
SUCCESS MIAMI

(Ms. ROS-LEHTINEN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. ROS-LEHTINEN. Mr. Speaker, Dress for Success is celebrating 20 years of service to Miami-Dade County residents who have benefited through its training and clothing programs. This noble organization promotes self-sufficiency to low-income women by providing professional attire, while equipping them with the tools and resources to help them thrive in work and in life.

Over 35,000 women in Miami have already succeeded and transitioned from unemployment to economic independence. We have seen that when women have the possibility to earn an income, find stability, and invest back into their communities, they successfully break the dreadful cycle of poverty.

The Dress for Success celebration will also honor the first woman to serve as president of any State senate in the United States, Florida Senator Gwen Margolis. I have had the pleasure of knowing Gwen for over 30 years and

can testify on her commitment to public service, to our community, and to her many capacities as a member of the Miami-Dade County Commission, the Florida House of Representatives, and the Florida Senate.

I thank Florida Senator Gwen Margolis and Dress for Success Miami for what they do on behalf of low-income women of south Florida.

## ECONOMY PRIORITY NUMBER ONE

(Mr. KENNEDY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KENNEDY. Mr. Speaker, I rise today to advocate for the 1.3 million Americans and their families who have been hit hardest by this recession. Affording the most basic necessities—food, transportation, rent, and health care—just got even harder. Their needs are not extravagant. The benefits of unemployment insurance are not a blank check. They are a modest lifeline for families who are in need of desperate help over the holidays and in a cold winter.

Since Congress has failed to act, over 60,000 residents of Massachusetts have lost access to these benefits. If we fail to do so, 140,000 more residents of our State are in jeopardy. At a time when the State's overall jobless rate is around 7 percent, and rises to 12 or 13 percent in some of our most challenged communities, to not extend these benefits today is wrong.

My colleagues that are blocking this bill will tell you they are concerned with the number of people accessing these benefits. Well, you know what? So am I, and cutting those benefits off today is wrong.

The funding that we seek today is an essential lifeline for these individuals at a time when we need to be expanding workforce development programs, workforce training programs, community colleges, vocational schools, and STEM education. We have to support our small businesses, an economic engine for so many American communities. I am in support of transportation upgrades, investments in infrastructure, and affordable housing.

While there is a whole lot we should be working on right now, getting our economy going again and getting people back up should be priority number one.

FLEXIBILITY TO PROMOTE  
REEMPLOYMENT ACT

(Mr. RENACCI asked and was given permission to address the House for 1 minute.)

Mr. RENACCI. Mr. Speaker, I rise today to urge support for the Flexibility to Promote Reemployment Act. Under the Middle Class Tax Relief and Job Creation Act of 2012, States were granted unprecedented flexibility in the use of unemployment insurance funds to help unemployed individuals